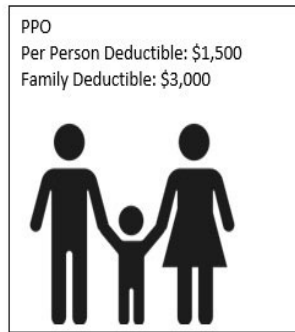


# Embedded Deductible

vs.

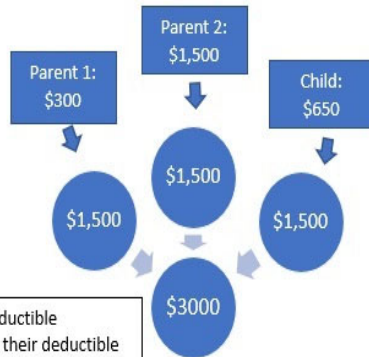
# Aggregate Deductible



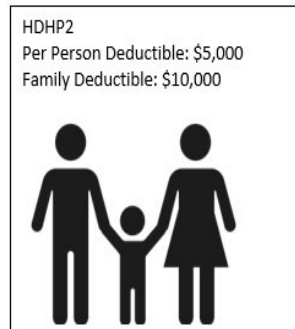
**PPO**  
Per Person Deductible: \$1,500  
Family Deductible: \$3,000

**Medical Bills for the year**

Parent 1: \$300  
Parent 2: \$1500  
Child: \$650  
Total: \$2,450



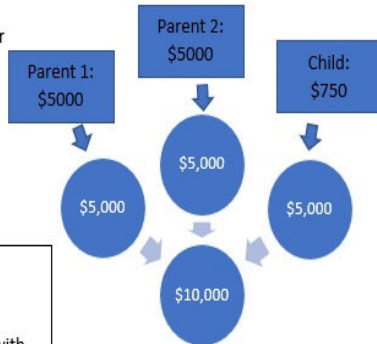
PPO Parent 2 MET their deductible  
PPO Parent 1 has NOT met their deductible  
PPO Child has NOT met their deductible  
PPO Family Deductible Not Met



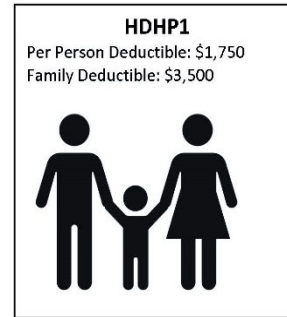
**HDHP2**  
Per Person Deductible: \$5,000  
Family Deductible: \$10,000

**Medical Bill for the year**

Parent 1: \$5000  
Parent 2: \$5000  
Child: \$750  
Total: \$10,750



HDHP2 Parent 2 MET their deductible  
HDHP2 Parent 1 has MET their deductible  
HDHP2 Family Deductible IS Met  
HDHP2 Child deductible already covered with family deductible

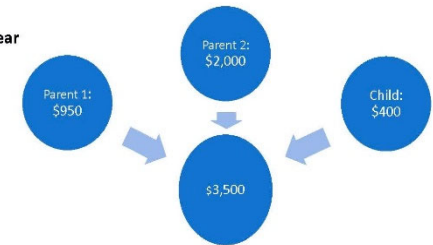


**HDHP1**  
Per Person Deductible: \$1,750  
Family Deductible: \$3,500

**AGGREGATE DEDUCTIBLE HDHP1**

**Medical Bills for the year**

Parent 1: \$950  
Parent 2: \$2000  
Child: \$400  
Total: \$3,350



HDHP1 Family does not meet their deductible

Michigan Tech PPO and HDHP 2 Plans have Embedded Deductibles  
-Individuals in a family work toward the individual deductible – not to exceed the family deductible

Michigan Tech HDHP1 has an Aggregate Deductible – all members on the plan work toward the family deductible.